



SOUTH CAROLINA REVENUE AND FISCAL AFFAIRS OFFICE

STATEMENT OF ESTIMATED FISCAL IMPACT

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This fiscal impact statement is produced in compliance with the South Carolina Code of Laws and House and Senate rules. The focus of the analysis is on governmental expenditure and revenue impacts and may not provide a comprehensive summary of the legislation.

Bill Number: S. 0830 Introduced on January 20, 2026
Subject: Automobile Insurance Issuance
Requestor: Senate Banking and Insurance
RFA Analyst(s): Vesely
Impact Date: February 4, 2026

Fiscal Impact Summary

This bill specifies that automobile insurance issuers may limit the issuance of their policies to members of a non-profit member organization, among other possible limitations.

This bill will have no expenditure impact for the Department of Insurance (DOI), as the agency anticipates any change in responsibilities due to this bill will be minimal and can be managed within existing appropriations.

Explanation of Fiscal Impact

Introduced on January 20, 2026

State Expenditure

This bill specifies that automobile insurance issuers may limit the issuance of their policies to members of a non-profit member organization, among other possible limitations.

DOI anticipates any change in responsibilities due to this bill will be minimal and can be managed within existing appropriations. Therefore, This bill will have no expenditure impact for DOI.

State Revenue

N/A

Local Expenditure

N/A

Local Revenue

N/A

Frank A. Rainwater, Executive Director